

Health Benefits	Coverage	
Prescription Drug	90%	Overall maximum of \$3,000 per benefit year. Preventative Vaccines to a maximum of \$150 per benefit year. \$500 in a lifetime for Smoking Cessation products legally requiring a prescription. Based on the BC Provincial Formulary with a generic rider.
Vision	100%	Maximum of \$60 every 24 months for one eye exam, Maximum of \$150 for eye glasses or contact lenses every 24 months.
Paramedical Practitioners	80%	Maximum of \$25 per visit and an overall plan maximum of \$400 per practitioner per benefit year. Practitioners: Registered Massage Therapist*, Physiotherapist*, Naturopath, Chiropractor, Osteopath, Podiatrist or Chiropodist, Speech Language Pathologist* * Referral required by Physician or Nurse Practitioner.
Mental Health Practitioners	80%	Overall plan maximum of \$500 per benefit year. Treatment by a Registered Clinical Counsellor (RCC), Registered Psychologist (RPsych), Registered Social Worker (RSW), Registered Clinical Social Worker (RCSW), Registered member of British Columbia Association of Marriage and Family Therapy (BCAMFT), Canadian Certified Counsellor (CCC)
Dental Accident	80%	Limited to \$1,000 per accident. Services must be performed within 12 months of accident. Pre-authorization required
Ambulance	80%	Limited to \$250 per occurrence.
Medical Equipment & Supplies	80%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-made orthopedic shoes or orthotics limited to \$150 per foot, per benefit year. Prescription & pre-authorization may be required. Not solely for athletic use.
Emergency Travel	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Other Insurances & Services	-	Tutorial, Critical Illness, Accidental Death & Dismemberment, myvirtualdoctor, mywellness and mylegal.

Access all benefits coverage details at www.mystudentplan.ca/kwantlen

Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.

Annual Maximum - \$750 per benefit year

Diagnostic & Preventative	90%	Limited to once per benefit year, scaling limited to 2 units.
Minor Restorative	90%	Fillings.
Extractions	60%	Limit of 2 wisdom teeth per benefit year.
Endodontic & Periodontic	60%	Limited to 5 additional units of scaling/root planing per benefit year.
Major Restorative	50%	Crowns, inlays, onlays, bridges. Limited to once every 5 benefit years.

In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply. All benefits payable through the student plan are based on reasonable and customary charges.

mystudentplan

How to Enrol for Coverage

Fees for the student plan are assessed automatically by the institution at registration and you are enrolled automatically when you meet the eligibility criteria. If you are unsure about whether or not you are eligible, please visit or contact the Benefits Plan Office.

New eligible students will be added to the plan(s) within 60 days of the start date of your program. Please keep your receipts for eligible expenses incurred during this time period and submit to the insurance carrier upon completion of the enrolment process. Returning eligible students can continue to access the plan without disruption.

Accessing Coverage

myBenefits Card: Pay-direct claims allow for direct billing of eligible costs between your pharmacy and/or dental office, and the insurance company. Pharmacy claims are processed immediately so that students are not out of pocket the full expense at the time of purchase. Dental claims are processed based the individual dental office's billing practices. **A BC Fair Pharmacare and Card application must be completed prior to obtaining your myBenefits Card.**

Online & Mobile Claims: To access all claim features, register for Groupnet at <https://my.canadalife.com/sign-in>, or download the app from your device app store.

Manual Claims: To submit a manual claim, complete an insurance claim form, attach the original documents, and mail to the insurer. You can download claim forms from www.mystudentplan.ca.

Coordinating Multiple Plans

If you are an eligible student and have comparable coverage you may wish to coordinate your plans. Benefits under the two plans can be coordinated to increase your coverage up to 100% of the actual expense(s) incurred.

Opting Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. All opt-out forms must be completed online or through the Student Benefits Plan Office and must be by the applicable deadline. You will not be able to opt-out of coverage at any other point during the school year.

No exceptions will be made if the deadline is missed. It is the student's responsibility to pay the plan fees, should they miss the applicable opt-out deadline. Approval of your opt-out will result in the plan fee being credited. The opt-out is a one-time opt-out and is in force when you are an eligible student.

Mental Health & Wellness Program

mywellness is a student mental health and wellness program that is included as part of your benefits plan. Through mywellness you can access support resources, online counselling, a toolbox full of helpful wellness solutions, and a free mental health assessment.

Visit www.mywellnessplan.ca to take the first step towards better mental health!

Virtual Health Care

myvirtualdoctor is a virtual health care service provided to students on the Health Plan. Powered by Telus Health, this service provides unlimited 24/7 access to doctors, nurse practitioners, and other health experts. **To learn more, visit www.myvirtualdoctor.ca**

Legal Program

mylegalplan is a resource that provides students access to legal assistance, lawyers, and documents through an online portal, phone hotline, and national legal network. **Visit www.mylegalplan.ca to learn more!**

Adding Family Coverage

Each year, you are given an opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an application form online through the plan website and paying the family coverage fee. All family add-on forms and fees must be received by the appropriate deadline. Your family can only be covered while you are on the plan(s).

Family coverage must be renewed by the student each benefit plan year.

Loss of Comparable Coverage

If comparable coverage used to opt-out of the student plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify the Student Benefits Plan Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required upon re-application.

Revised: September 1, 2023

For More Information

Benefits Plan Office

kwantlenplan@mystudentplan.ca
Phone 604.599.2431

Surrey Campus Room G1265
Richmond Campus Room 1310
Langley Campus Room 1555
Tech Campus Room 1210A

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 330825 | Division No: Leave Blank
Identification No: Your Student ID
Plan Name: Kwantlen Student Association

Claims Inquiries: 1.800.957.9777

Travel Insurance provided by AIG Insurance

All benefits coverage details at
www.mystudentplan.ca/kwantlen

